

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

5. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying any Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing to those changes. My partial Prepayment may reduce the amount of my monthly payments after the first Change Date following my partial Prepayment. However, any reduction due to my partial Prepayment may be offset by an interest rate increase.

6. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

7. BORROWER'S FAILURE TO PAY AS REQUIRED**(A) Late Charges for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of FIFTEEN calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver by Note Holder

Even if, at a time I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

10. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

11. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises that I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

A19

Transfer of the Property or a Beneficial Interest in Borrower. If any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.


KENNETH J. TAGGART (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

[Sign Original Only]

PAY TO THE ORDER OF

WITHOUT RECOURSE

DECISION ONE MORTGAGE COMPANY, LLC

BY:  Daidro Thoyken
Asst. Secretary

+

PAID FROM
FUNDS AT
SETTLEMENTPAID FROM
FUNDS AT
SETTLEMENT

701. \$	to		
702. \$	to		
703. Commission Paid at Settlement			
704.	to		
800. ITEMS PAYABLE IN CONNECTION WITH LOAN			
801. Loan Origination Fee	% to		
802. Loan Discount	% to		
803. Appraisal Fee	to		
804. Credit Report	to		
805. Broker Processing Fee	to Community Lending		
806. Broker Fax Fee	to Community Lending		550.00
807. Underwriting Fee	to Decision One Mortgage Company, LLC		35.00
808. Broker Ovnt Fee	to Community Lending		999.00
809. Yield Spread Premium	Community Lending	\$3825.00 POCL	20.00
810.			
811.			
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE			
901. Interest From 09/20/06 to 10/01/06	@ \$ 84.362500/day (11 days %)		927.99
902. Mortgage Insurance Premium	months		
903. Hazard Insurance Premium	1.0 years		
904.			
905.			
1000. RESERVES DEPOSITED WITH LENDER			
1001. Hazard Insurance	3.000 months @ \$ 88.85 per month		266.55
1002. Mortgage Insurance	months @ \$ per month		
1003. City/Town Taxes	8.000 months @ \$ 13.66 per month		109.44
1004. County Taxes	8.000 months @ \$ 47.54 per month		380.32
1005. School Taxes	4.000 months @ \$ 211.47 per month		845.88
1006.	months @ \$ per month		
1007. Aggregate Accounting Adjustmen	months @ \$ per month		
1008.	months @ \$ per month		-517.57
1100. TITLE CHARGES			
1101. Tax Certifications	to Suburban Abstract		35.00
1102. Domestic Relations Search	to		
1103. Title Examination	to		
1104. Title Insurance Binder	to		
1105. Document Preparation	to		
1106. Notary Fees/clerical	to Valerie Schlechter		35.00
1107. Attorney's Fees	to		
(includes above item numbers:			
1108. Title Insurance	to Suburban Abstract Affiliates, L.P.		2,046.38
(includes above item numbers:			
1109. Lender's Coverage	\$ 382,500.00	2,046.38	
1110. Owner's Coverage	\$		
1111. PA Endorsements 100, 300, 8.1	to Suburban Abstract Affiliates, L.P.		200.00
1112. In Coming Wire Fee	to Suburban Abstract Affiliates, L.P.		15.00
1113. Electronic Doc Fee	to Suburban Abstract Affiliates, L.P.		50.00
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES			
1201. Recording Fees: Deed \$: Mortgage \$ 129.50; Releases \$		129.50
1202. City/County Tax/Stamp: Bucks County	: Mortgage		
1203. State Tax/Stamp: Bucks County	: Mortgage		
1204. Overnight Fee	to Suburban Abstract Associates		36.00
1205. Closing Protection Letter	to Lawyers Title Insurance Corporation		35.00
1300. ADDITIONAL SETTLEMENT CHARGES			
1301. Survey	to		
1302. Pest Inspection	to		
1303. Credit Account	to Bank of America	442711500053	5,567.00
1304. Credit Account	to Cap 1 Bank	412174161711	758.00
1305. See addit'l disb. exhibit	to		4,079.00
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)			16,602.49

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.

Valerie Schlechter
Settlement Agent

A21



June 12, 2008

003819 1 AB 0.351 3819/003819/005494 022 01 AC021C RS250 106

Kenneth J Taggart
45 Heron Rd
Holland PA 18966-2109



Dear Kenneth J Taggart :

RE: Loan Number [REDACTED]

Client 106

Thank you for taking the time to contact our office regarding your mortgage loan. While we aim at completing our research requests within 15 business days, on occasion we are unable to meet our goal. Your request should be completed within 60 calendar days from the date we received your request.

We sincerely appreciate your patience and understanding while your request is being processed and researched. If you have any questions in the interim, please contact our Customer Relations department at (800)842-7654 from Mon - Fri 8am-6pm In Your Time Zone.

Sincerely,

America's Servicing Company

A22



EH 242457707 US



UNITED STATES POSTAL SERVICE®

Post Office To Addressee

ORIGIN (POSTAL SERVICE USE ONLY)

PO ZIP Code	Day of Delivery	Postage	
	<input type="checkbox"/> Next <input type="checkbox"/> 2nd <input type="checkbox"/> 2nd Del. Day	\$	
Date Accepted	Scheduled Date of Delivery	Return Receipt Fee	
	Month Day	\$	
Mo. Day Year	Scheduled Time of Delivery	COD Fee	Insurance Fee
Time Accepted <input type="checkbox"/> AM <input type="checkbox"/> PM	<input type="checkbox"/> Noon <input type="checkbox"/> 3 PM	\$	\$
Flat Rate <input type="checkbox"/> or Weight	Military <input type="checkbox"/> 2nd Day <input type="checkbox"/> 3rd Day	Total Postage & Fees	
lbs. ozs.	Int'l Alpha Country Code	\$ 16.50	
	Acceptance Emp. Initials		

DELIVERY (POSTAL USE ONLY)

Delivery Attempt	Time	<input type="checkbox"/> AM <input type="checkbox"/> PM	Employee Signature
Mo. Day			
Delivery Attempt	Time	<input type="checkbox"/> AM <input type="checkbox"/> PM	Employee Signature
Mo. Day			
Delivery Date	Time	<input type="checkbox"/> AM <input type="checkbox"/> PM	Employee Signature
Mo. Day			

CUSTOMER USE ONLY

PAYMENT BY ACCOUNT	<input type="checkbox"/> WAIVER OF SIGNATURE (Domestic Mail Only)
Express Mail Corporate Acct. No.	Additional merchandise insurance is void if customer requests waiver of signature.
Federal Agency Acct. No. or Postal Service Acct. No.	I wish delivery to be made without obtaining signature of addressee or addressee's agent (if delivery employee judges that article can be left in secure location) and I authorize that delivery employee's signature constitutes valid proof of delivery.

<input type="checkbox"/> NO DELIVERY	<input type="checkbox"/> Mailer Signature
<input type="checkbox"/> Weekend <input type="checkbox"/> Holiday	

FROM: (PLEASE PRINT)

PHONE () 387-3700

TO: (PLEASE PRINT)

PHONE ()

ZIP + 4 (U.S. ADDRESSES ONLY. DO NOT USE FOR FOREIGN POSTAL CODES.)

5 2 1 0 6 + 0 3 8 8

FOR INTERNATIONAL DESTINATIONS, WRITE COUNTRY NAME BELOW.

FOR PICKUP OR TRACKING

Visit www.usps.com

Call 1-800-222-1811



A23

May 29, 2008
Kenneth Taggart
45 Heron Rd
Holland, Pa. 18966

Acct # ~~XXXXXXXXXX~~

Re: 45 Heron Rd
Holland, Pa 18966

America's Servicing Comapny
Billing Inquiries/Customer Service
P.O. Box 10388
Des Moines, IA. 50306-0388

Dear Sir or Madam:

This is a follow up letter from March 26, 2008. I am writing you to dispute the amount of my mortgage balance, my escrow balance, as well as my monthly payment which would be a reflection of my mortgage balance and escrow balance; I believe these balances are not correct. I also believe the adjustment on my interest rate is incorrect. Please verify all information and provide me with escrow payments as well as data to support the interest rate adjustments and all other fees and charges regarding my mortgage balance, interest rate, escrow balance, and total montly payment with Principal, Interest, Taxes, & Insurance. Please adjust any finance charges relating to late fees, escrow adjustments, principal adjustments or monthly paymentns and sepd me a new statement. Please investigate the matter and correct any billing error as soon as possible.


There is also a payment that was not credited to my account sent May 16, 2008 in the amount of: \$3,328.08. enclosed is a copy of the check sent.

Also, as a reminder, Creditors must follow the "Fair Credit Billing Act", as well as the "Fair Credit Billing Act" when resolving a dispute. As per the laws indicated a creditor must not report the disputed payment as late and must submit this to the credit bureau as a disputed account.

I hope this can get resolved as soon as possible. Pleas call me with any questions regarding this matter at: 267-987-3466

Your cooperation is greatly appreciated.

Sincerely,


Kenneth J. Taggart

A24

[Track & Confirm](#)

[FAQs](#)

Track & Confirm

Search Results

Label/Receipt Number: EH24 2457 707U S
Status: **Delivered**

Your item was delivered at 10:31 AM on May 30, 2008 in DES MOINES, IA 50328 to ONE HOME CAMPU 50328. The item was signed for by S WAGNER.

Track & Confirm

Enter Label/Receipt Number.

[Go >](#)

[Additional Details >](#)

[Return to USPS.com Home >](#)

Notification Options

Track & Confirm by email

Get current event information or updates for your item sent to you or others by email.

[Go >](#)

Proof of Delivery

Verify who signed for your item by email, fax, or mail.

[Go >](#)

[Site Map](#) [Contact Us](#) [Forms](#) [Gov't Services](#) [Jobs](#) [Privacy Policy](#) [Terms of Use](#) [National & Premier Accounts](#)

Copyright© 1999-2007 USPS. All Rights Reserved. No FEAR Act EEO Data FOIA



USPS.com



USPS.com

A25

©Clarke American

A26



Return Mail Operations
PO Box 10388
Des Moines, IA 50306-0388

Monthly Mortgage Statement

Statement Date 05/20/08
Loan Number ~~XXXXXXXXXX~~

Customer Service

Online
www.mortgageaccountonline.com

Telephone
800-842-7654

Hours of Operation
Mon - Fri, 8 AM - 6 PM,
in your time zone

Fax
866-453-6315

Payments
PO Box 1820
Newark NJ 07101

Correspondence
PO Box 10328
Des Moines IA 50306

|||||
KENNETH J TAGGART
45 HERON RD
HOLLAND PA 18966-2109
|||||

Summary

Payment (Principal and/or Interest, Escrow)	\$3,188.55	Property Address	45 HERON RD HOLLAND PA 18966
Optional Product(s)	\$0.00	Unpaid Principal Balance	\$377,551.18
Current Monthly Payment 06/01/08	\$3,188.55	(Contact Customer Service for your payoff balance)	
Overdue Payments 05/01/08	\$3,188.55	Interest Rate	7.940%
Unpaid Late Charge(s)	\$139.53	Interest Paid Year-to-Date	\$10,011.62
Other Charges	\$0.00	Taxes Paid Year-to-Date	\$1,123.20
TOTAL PAYMENT DUE 06/01/08	\$6,516.63	Escrow Balance	\$1,789.44

Important Messages

Your mortgage statement has a new look. It provides the information you need in a new easy-to-read format.

Activity Since Your Last Statement

Date	Description	Total	Principal	Interest	Escrow	Late Charge	Other
05/16	LATE FEE					\$139.53	

Late charges are assessed after the close of business on the assessment date and only after all payments received have been applied.

Handwritten calculation:
3188.55
139.53

3328.08

Please detach and return with your payment

Loan Number ~~XXXXXXXXXX~~
Total Payment Due 06/01/08 \$6,516.63
After 06/16/08 Add Late Fee \$139.53
Total Amount Due After 06/16/08 \$6,656.16

Monthly Payment \$
Late Charge \$

Additional Principal \$
Additional Escrow \$
Other Charges \$

Check here and see reverse for address correction.

KENNETH J TAGGART

4258/092258/008515 352 01 ACMY12 106 012

|||||
AMERICA'S SERVICING CO.
PO BOX 1820
NEWARK NJ 07101-1820
|||||

A27

Total Amount Enclosed \$
Please do not send cash

Article Sent To: (to be completed by mailer)

AMERICAS SERVICING COMPANY
(Please Print Clearly)
P.O. BOX 10328
DEB MORROS, IA. 50306

DELIVERY CONFIRMATION NUMBER:

PS

PS Form 152, May 2002

POSTAL CUSTOMER:

Keep this receipt. For Inquiries:
Access internet web site at
www.usps.com®
or call 1-800-222-1811

CHECK ONE (POSTAL USE ONLY)

☒ Priority Mail™ Service
☐ First-Class Mail® parcel
☐ Package Services parcel

(See Reverse)

A28

June 21, 2008

Kenneth Taggart
45 Heron Rd
Holland, Pa 18966

America's Servicing Company
P.O. Box #10328
Des Moines, Ia. 50306

Re: Acct # [REDACTED]

To whom it may concern,

I am writing you to follow up on a letter dated: May 29, 2008;
This letter indicated some items in dispute. Since writing that letter,
there has been a derogatory entry entered on my credit report
indicating a late payment. This is in violation of the :
"Fair Credit Reporting Act", and The "Fair Credit Billing Act".

Please remove the derogatory rating and resolve the issues
indicated in the letter. If this is not resolved in a timely manor, I will
have no other choice but to take legal action to resolve this matter.

You may contact me with any question regarding this matter at:
267-987-3466. Your cooperation is greatly appreciated.

Yours Truly,

Kenneth Taggart



May 29, 2008
Kenneth Taggart
45 Heron Rd
Holland, Pa. 18966

Acct # [REDACTED]

Re: 45 Heron Rd
Holland, Pa 18966

America's Servicing Company
Billing Inquiries/Customer Service
P.O. Box 10388
Des Moines, IA. 50306-0388

Dear Sir or Madam:

This is a follow up letter from March 26, 2008. I am writing you to dispute the amount of my mortgage balance, my escrow balance, as well as my monthly payment which would be a reflection of my mortgage balance and escrow balance; I believe these balances are not correct. I also believe the adjustment on my interest rate is incorrect. Please verify all information and provide me with escrow payments as well as data to support the interest rate adjustments and all other fees and charges regarding my mortgage balance, interest rate, escrow balance, and total monthly payment with Principal, Interest, Taxes, & Insurance. Please adjust any finance charges relating to late fees, escrow adjustments, principal adjustments or monthly payments and send me a new statement. Please investigate the matter and correct any billing error as soon as possible.

There is also a payment that was not credited to my account sent May 16, 2008 in the amount of: \$3,328.08. enclosed is a copy of the check sent.

Also, as a reminder, Creditors must follow the "Fair Credit Billing Act", as well as the "Fair Credit Billing Act" when resolving a dispute. As per the laws indicated a creditor must not report the disputed payment as late and must submit this to the credit bureau as a disputed account.

I hope this can get resolved as soon as possible. Please call me with any questions regarding this matter at: 267-987-3466

Your cooperation is greatly appreciated.

Sincerely,


Kenneth J. Taggart

A30



EH 242457707 US

ORIGIN (POSTAL SERVICE USE ONLY)			
PO ZIP Code	Day of Delivery	Postage	
	<input type="checkbox"/> Next <input type="checkbox"/> 2nd <input type="checkbox"/> 2nd Del. Day	\$	
Date Accepted	Scheduled Date of Delivery	Return Receipt Fee	
Mo. Day Year	Month Day	\$	
Time Accepted	Scheduled Time of Delivery	CCD Fee	Insurance Fee
<input type="checkbox"/> AM <input type="checkbox"/> PM	<input type="checkbox"/> Noon <input type="checkbox"/> 3 PM	\$	\$
Flat Rate <input type="checkbox"/> or Weight	Military	Total Postage & Fees	
lbs. ozs.	<input type="checkbox"/> 2nd Day <input type="checkbox"/> 3rd Day	\$	
	Int'l Alpha Country Code	Acceptance Emp. Initials	

FROM: (PLEASE PRINT) PHONE ()

FOR PICKUP OR TRACKING

Visit www.usps.com

Call 1-800-222-1811



UNITED STATES POSTAL SERVICE®

Post Office To Addressee

DELIVERY (POSTAL USE ONLY)		
Delivery Attempt	Time	Employee Signature
Mo. Day	<input type="checkbox"/> AM <input type="checkbox"/> PM	
Delivery Attempt	Time	Employee Signature
Mo. Day	<input type="checkbox"/> AM <input type="checkbox"/> PM	
Delivery Date	Time	Employee Signature
Mo. Day	<input type="checkbox"/> AM <input type="checkbox"/> PM	

CUSTOMER USE ONLY	
PAYMENT BY ACCOUNT	<input type="checkbox"/> WAIVER OF SIGNATURE (Domestic Mail Only)
Express Mail Corporate Acct. No.	Additional merchandise insurance is void if customer requests waiver of signature.
Federal Agency Acct. No. or Postal Service Acct. No.	I wish delivery to be made without obtaining signature of addressee or addressee's agent (if delivery employee judges that article can be left in secure location) and I authorize that delivery employee's signature constitutes valid proof of delivery.
<input type="checkbox"/> NO DELIVERY	<input type="checkbox"/> Mailer Signature
<input type="checkbox"/> Weekend <input type="checkbox"/> Holiday	

TO: (PLEASE PRINT) PHONE ()

ZIP + 4 (U.S. ADDRESSES ONLY. DO NOT USE FOR FOREIGN POSTAL CODES.)

FOR INTERNATIONAL DESTINATIONS, WRITE COUNTRY NAME BELOW.

A31

[Home](#) | [Help](#) | [Sign In](#)[Track & Confirm](#)[FAQs](#)

Track & Confirm

Search Results

Label/Receipt Number: 0307 1790 0003 4259 9654
Status: **Delivered**

Your item was delivered at 7:07 AM on June 24, 2008 in DES MOINES, IA 50306.

Track & Confirm

Enter Label/Receipt Number.

[Additional Details >](#)[Return to USPS.com Home >](#)[Go >](#)

Notification Options

Track & Confirm by email

Get current event information or updates for your item sent to you or others by email.

[Go >](#)[Site Map](#)[Contact Us](#)[Forms](#)[Gov't Services](#)[Jobs](#)[Privacy Policy](#)[Terms of Use](#)[National & Premier Accounts](#)

Copyright© 1999-2007 USPS. All Rights Reserved.

No FEAR Act EEO Data

FOIA



Small text below logo



Small text below shield logo

A32

June 21, 2008
Kenneth Taggart
45 Heron Rd
Holland, Pa 18966

America's Servicing Co
P.O. Box #10328
Des Moines, Ia. 50306

Re: Acct # [REDACTED]

U.S. Postal Service Delivery Confirmation Receipt

Article Sent To: (to be completed by mailer)
America's Servicing Company
P.O. Box 10328
Des Moines, IA 50306

DELIVERY CONFIRMATION NUMBER: 3037 1790 0003 4259 5165

Postmark Here
JUN 21 2008
FEASTERVILLE PA 19024

PS Form 152, May 2002

POSTAL CUSTOMER:
Keep this receipt. For inquiries:
Access internet web site at
www.usps.com
or call 1-800-222-1811

CHECK ONE (POSTAL USE ONLY)
☒ Priority Mail™ Service
☐ First-Class Mail® parcel
☐ Package Services parcel
(See Reverse)

To whom it may concern,

I am writing you to follow up on a letter dated: May 29, 2008;
This letter indicated some items in dispute. Since writing that letter,
there has been a derogatory entry entered on my credit report
indicating a late payment. This is in violation of the :
"Fair Credit Reporting Act", and The "Fair Credit Billing Act".

Please remove the derogatory rating and resolve the issues
indicated in the letter. If this is not resolved in a timely manor, I will
have no other choice but to take legal action to resolve this matter.

You may contact me with any question regarding this matter at:
267-987-3466. Your cooperation is greatly appreciated.

Yours Truly,

Kenneth Taggart



A33

May 29, 2008
Kenneth Taggart
45 Heron Rd
Holland, Pa. 18966

Acct # ~~XXXXXXXXXX~~

Re: 45 Heron Rd
Holland, Pa 18966

America's Servicing Company
Billing Inquiries/Customer Service
P.O. Box 10388
Des Moines, IA. 50306-0388

Dear Sir or Madam:

This is a follow up letter from March 26, 2008. I am writing you to dispute the amount of my mortgage balance, my escrow balance, as well as my monthly payment which would be a reflection of my mortgage balance and escrow balance; I believe these balances are not correct. I also believe the adjustment on my interest rate is incorrect. Please verify all information and provide me with escrow payments as well as data to support the interest rate adjustments and all other fees and charges regarding my mortgage balance, interest rate, escrow balance, and total monthly payment with Principal, Interest, Taxes, & Insurance. Please adjust any finance charges relating to late fees, escrow adjustments, principal adjustments or monthly payments and send me a new statement. Please investigate the matter and correct any billing error as soon as possible.

There is also a payment that was not credited to my account sent May 16, 2008 in the amount of: \$3,328.08. enclosed is a copy of the check sent.

Also, as a reminder, Creditors must follow the "Fair Credit Billing Act", as well as the "Fair Credit Billing Act" when resolving a dispute. As per the laws indicated a creditor must not report the disputed payment as late and must submit this to the credit bureau as a disputed account.

I hope this can get resolved as soon as possible. Please call me with any questions regarding this matter at: 267-987-3466

Your cooperation is greatly appreciated.

Sincerely,


Kenneth J. Taggart

A34

[Home](#) | [Help](#) | [Sign In](#)[Track & Confirm](#)[FAQs](#)

Track & Confirm

Search Results

Label/Receipt Number: EH24 2457 707U S
Status: **Delivered**

Your item was delivered at 10:31 AM on May 30, 2008 in DES MOINES, IA 50328 to ONE HOME CAMPU 50328. The item was signed for by S WAGNER.

Track & Confirm

Enter Label/Receipt Number.

[Go >](#)[Additional Details >](#)[Return to USPS.com Home >](#)

Notification Options

Track & Confirm by email

Get current event information or updates for your item sent to you or others by email.

[Go >](#)

Proof of Delivery

Verify who signed for your item by email, fax, or mail.

[Go >](#)

[Site Map](#) [Contact Us](#) [Forms](#) [Gov't Services](#) [Jobs](#) [Privacy Policy](#) [Terms of Use](#) [National & Premier Accounts](#)

Copyright© 1999-2007 USPS. All Rights Reserved.

No FEAR Act EEO Data

FOIA



United States Postal Service
Department of Justice



United States Postal Service
Department of Justice

A35

Customer Copy
Label 11-B, March 2004

UNITED STATES POSTAL SERVICE®

Post Office To Addressee

ORIGIN (POSTAL SERVICE USE ONLY)

PO ZIP Code	Day of Delivery <input type="checkbox"/> Next <input type="checkbox"/> 2nd <input type="checkbox"/> 2nd Del. Day	Postage \$
Date Accepted Mo. Day Year	Scheduled Date of Delivery Month Day	Return Receipt Fee \$
Time Accepted <input type="checkbox"/> AM <input type="checkbox"/> PM	Scheduled Time of Delivery <input type="checkbox"/> Noon <input type="checkbox"/> 3 PM	ODD Fee Insurance Fee \$ \$
Flat Rate <input type="checkbox"/> or Weight: lbs. ozs.	Military <input type="checkbox"/> 2nd Day <input type="checkbox"/> 3rd Day	Total Postage & Fees \$
	Int'l Alpha Country Code	Acceptance Emp. Initials

FROM: (PLEASE PRINT)

PHONE ()

DELIVERY (POSTAL SERVICE USE ONLY)

Delivery Attempt	Time	<input type="checkbox"/> AM <input type="checkbox"/> PM	Employee Signature
Mo. Day			
Delivery Attempt	Time	<input type="checkbox"/> AM <input type="checkbox"/> PM	Employee Signature
Mo. Day			
Delivery Date	Time	<input type="checkbox"/> AM <input type="checkbox"/> PM	Employee Signature
Mo. Day			

CUSTOMER USE ONLY

PAYMENT BY ACCOUNT
Express Mail Corporate Acct. No. ☐ **WARRANTY OF SIGNATURE (Domestic Mail Only)**
Additional merchandise insurance is void if customer requests waiver of signature.
I wish delivery to be made without obtaining signature of addressee or addressee's agent (if delivery employee judges that article can be left in secure location) and I authorize that delivery employee's signature constitutes valid proof of delivery.

NO DELIVERY

☐ Weekend ☐ Holiday

Mailer Signature

TO: (PLEASE PRINT)

PHONE ()

ZIP + 4 (U.S. ADDRESSES ONLY. DO NOT USE FOR FOREIGN POSTAL CODES.)

FOR INTERNATIONAL DESTINATIONS, WRITE COUNTRY NAME BELOW.

FOR PICKUP OR TRACKING

Visit www.usps.com

Call 1-800-222-1811



A36



Express Mail Copy
Label 11-B, March 2004

UNITED STATES POSTAL SERVICE®

Post Office To Addressee

ORIGIN (POSTAL SERVICE USE ONLY)			
PO ZIP Code		Day of Delivery	
Date Accepted		Postage	
Mo. Day Year		Scheduled Date of Delivery	
Time Accepted		Return Receipt Fee	
Flat Rate <input type="checkbox"/> or Weight <input type="checkbox"/>		COD Fee	
Int'l Alpha Country Code		Insurance Fee	
Acceptance Emp. Initials		Total Postage & Fees	

DELIVERY (POSTAL USE ONLY)			
Delivery Attempt	Time	<input type="checkbox"/> AM <input type="checkbox"/> PM	Employee Signature
Mo. Day			
Delivery Attempt	Time	<input type="checkbox"/> AM <input type="checkbox"/> PM	Employee Signature
Mo. Day			
Delivery Date	Time	<input type="checkbox"/> AM <input type="checkbox"/> PM	Employee Signature
Mo. Day			

CUSTOMER USE ONLY	
PAYMENT BY ACCOUNT	
Express Mail Corporate Acct. No.	
Federal Agency Acct. No. or Postal Service Acct. No.	
NO DELIVERY	
<input type="checkbox"/> Weekend <input type="checkbox"/> Holiday <input type="checkbox"/> Daily	

FROM: (PLEASE PRINT) PHONE ()

TO: (PLEASE PRINT) PHONE ()

ZIP + 4 (U.S. ADDRESSES ONLY. DO NOT USE FOR FOREIGN POSTAL CODES.)

FOR INTERNATIONAL DESTINATIONS, WRITE COUNTRY NAME BELOW.

FOR PICKUP OR TRACKING
Visit www.usps.com
Call 1-800-222-1811



A37